



State of
TENNESSEE
Insurance
Candidate Handbook

May 2006

QUICK REFERENCE

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PRINT

Quick Reference

RESERVATIONS

Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

Making an exam reservation

Candidates may make a reservation by:

- Calling Promissor at (800) 274-4957
- Faxing the Fax Reservation Form (from Appendix) to Promissor at (888) 204-6291
- Visiting the Promissor Web site (www.promissor.com)

Candidates can make a reservation by phone one (1) business day before the desired examination date, or at least four (4) days before the desired examination date online at www.promissor.com or by fax. **Walk-in examinations are not available.**

SCHEDULES & FEES

Promissor Test Center locations

A list of Promissor Test Centers appears on the back cover of this handbook. Candidates should contact Promissor to confirm specific locations and examination schedules.

Exam fees

The examination fees, detailed on page 5, must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*.

EXAM DAY

What to bring to the exam

Candidates should bring to the examination the confirmation number they received when they made the exam reservation, proper identification, and other materials as dictated by the state licensing agency. A complete list may be found in *What to Bring* (page 7).

Exam procedures

Candidates should report to the Promissor Test Center at least thirty (30) minutes before the examination begins. The time allotted for the examination varies as detailed on page 8, and candidates will leave the test center with an official score report in hand.

Contact Information

FOR EXAMINATIONS

Candidates may contact Promissor with questions about this handbook or about an upcoming examination.

Promissor–Tennessee Insurance

PO Box 8588
Philadelphia, PA 19101-8588
(800) 274-4957
www.promissor.com

FOR STATE LICENSING

Candidates may contact the Tennessee Department of Commerce and Insurance with questions about obtaining or maintaining a license after the examination has been passed.

Tennessee Department of Commerce and Insurance

Producer Licensing Section
500 James Robertson Parkway
Nashville, TN 37243-1134
(615) 741-2693
(888) 416-0868

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Introduction

The Licensure Process

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of a particular profession, vocation, or occupation, and prohibits all others from legally practicing that profession. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The State of Tennessee has retained the services of Promissor to develop and administer its insurance licensing examination program. Promissor is a leading provider of assessment services to regulatory agencies and national associations.

Exam Eligibility

The State of Tennessee requires that candidates complete pre-licensing education before they take an examination to become a permanent resident producer. The amount of pre-licensing education required depends on the line of insurance for which candidates seek licensure and is detailed in *General Resident Producer Licensing Requirements* (page 3).

PRACTICE TESTS

Promissor's well-known practice tests are now offered exclusively online, giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only prepare candidates for the types of questions they will see on the licensure exam, but also familiarize them with taking computer-based examinations.

Promissor offers practice tests in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination, and even contain sample questions typical of actual state-specific questions. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at www.promissor.com.

Contact Information

Candidates may contact Promissor with questions about this handbook or an examination, or may contact the Tennessee Department of Commerce and Insurance with questions about obtaining or maintaining a license.

Tennessee Department of Commerce and Insurance

Producer Licensing Section
500 James Robertson Parkway
Nashville, TN 37243-1134
(615) 741-2693

Promissor

Tennessee Insurance
PO Box 8588
Philadelphia, PA 19101-8588
(888) 204-6218

Promissor Web site

www.promissor.com

Tennessee Licensing Requirements

Overview

This section is a brief summary of basic Tennessee licensing requirements for resident producers required to take a written examination. The information contained in this candidate handbook does not substitute for or supersede applicable Tennessee law. For more detailed and specific information, candidates should refer to the Tennessee Code Annotated, Title 56, Chapter 6 (“Licensing of Producers and Solicitors”) or contact the Tennessee Department of Commerce and Insurance.

What Is an Insurance Producer?

An insurance producer is an individual who has an agency contract or agreement with an insurance company to solicit or negotiate a policy of insurance on the insurance company’s behalf.

What Is a Limited Insurance Producer?

A limited insurance producer is an individual other than an insurance producer who sells, solicits, or negotiates contracts for the following lines of insurance:

- Insurance on personal effects carried as baggage or limited travel accident insurance sold in connection with transportation provided by a common carrier
- Credit products
- County mutual fire insurance
- Crop hail insurance
- Title insurance sold by licensed attorneys in Tennessee acting as title insurance producers as an ancillary part of their practice of law
- Legal insurance
- Bailbondsman
- Any other lines that the commissioner finds by rule are essential for the transaction of business in this state and do not require the professional competency demanded by an insurance producer’s license

Limited insurance producers are not required to take a written examination in order to be licensed. Contact the Tennessee Department of Commerce and Insurance for information on how to be licensed as a limited insurance representative.

Who Needs to Be Licensed as a Producer?

- Any person who acts as or holds himself or herself out to be an insurance producer
- Every member of a partnership and every officer, director, stockholder, and employee of a corporation who personally engages in the selling, solicitation or negotiation of policies of insurance

Licensing Required for Particular Lines of Insurance

In order to make an application for, procure, negotiate for, or place for others policies in a particular line of insurance, a producer must be qualified and duly licensed for that line of insurance.

The lines of insurance that a producer may apply to be licensed for include:

LIFE	ACCIDENT & HEALTH
PROPERTY (includes Vehicle Physical Damage)	CASUALTY (includes Surety)
PERSONAL LINES	TITLE (other than practicing attorneys)

Variable Contracts: No examination required; candidates should contact the Tennessee Department of Commerce and Insurance for licensing requirements.

Application Procedure for Permanent Resident Producer License for Applicants Required to Take a Written Exam

Applicants should:

1. Obtain a Uniform Application for Resident Individual Insurance Producer License. A blank application is found in this candidate handbook.
2. Complete prelicensing education requirement for the line(s) of insurance for which they wish to be licensed. *General Resident Producer Licensing Requirements* (page 3) contain the specific prelicensing education requirements for each line of insurance.
3. Schedule an examination with Promissor (as detailed on page 5).
4. Submit application materials and filing fee at the Promissor Test Center when they take the examination.
5. Pass the required examination. (Tennessee law on examination retakes must be met, as detailed in *Retaking the Exam* on page 8.)

Applicants will be issued a license by the Tennessee Department of Commerce and Insurance once they have passed the examination and the Department of Commerce and Insurance is satisfied that they meet all other licensing requirements. The Tennessee Department of Commerce and Insurance makes the final decision whether to license any applicant under Tennessee Insurance Law.

If such a license is issued, the producer shall not engage in the business of insurance until contracted by an insurer.

NOTE:

1. Any applicant who has been convicted of a misdemeanor or felony, or who has criminal proceedings currently pending against him/her, should file his/her application directly with the Department of Commerce and Insurance and receive approval before completing the required prelicensing education.

Temporary Resident Producer License

To apply for a temporary license, an applicant must submit a Completed Uniform Application for Individual along with a **\$50** filing fee directly to the Tennessee Department of Commerce and Insurance. The filing fee must be paid in the form of an insurance company check, certified check, cashier's check, or money order made payable to "Tennessee Department of Commerce and Insurance." Candidates are not permitted to submit applications for temporary licenses at the test centers. The Department of Commerce and Insurance may issue a temporary license:

1. To the surviving spouse or court-appointed personal representative of a licensed insurance producer who dies or becomes mentally or physically disabled to allow adequate time for the sale of the insurance business owned by the producer, or for the recovery or return of the producer to the business, or to provide for the training and licensing of new personnel to operate the producer's business;
2. To a member or employee of a business entity licensed as an insurance producer, upon the death or disability of an individual designated in the business entity application or the license;
3. To the designee of a licensed insurance producer entering active service in the armed forces of the United States of America; or
4. In any other circumstance where the commissioner deems that the public interest will be served by the issuance of this license.

A person holding a temporary license who wishes to obtain a permanent license during the temporary license period must complete the appropriate prelicensing education requirement(s) and follow the specific examination procedures as outlined in this candidate handbook.

General Resident Producer Licensing Requirements

Before approving a license application, the Tennessee insurance commissioner must be satisfied that:

1. The applicant is at least eighteen (18) years of age;
2. The applicant resides in Tennessee;
3. The applicant is competent, trustworthy, financially responsible, and has a good business reputation.

Unless exempt, the applicant is required to pass a written examination, and such applicant must certify to the commissioner in the application that he or she has completed a prelicensing course of study approved by the commissioner for each line of insurance for which an insurance producer license is requested. Such course of study must consist of the following minimum number of hours:

<u>Lines of Insurance</u>	<u>Number of Hours</u>
Life	20
Accident & Health	20
Property	20
Casualty	20
Personal Lines	30
Title	5

Continuing Education Information

All resident producers, as a condition for renewal of the license, must satisfactorily complete at least twelve (12) hours of study annually in approved courses, programs of instruction, or seminars.

Exemptions

Continuing education does not apply to any individual who at the time of renewal is:

1. at least sixty-five (65) years of age; or
2. has been continuously licensed as a producer in Tennessee for no less than fifteen (15) years.

Resident Status

Any license issued to an applicant claiming residency in Tennessee for licensing purposes constitutes an election of residency in Tennessee and shall be void if the licensee, while holding a resident license in Tennessee, also holds or makes application for a license in, or thereafter claims to be a resident of, any other state or jurisdiction, or ceases to be a resident of Tennessee.

Exceptions to licensing (*TN Code 56-6-104*)

- (a) Nothing in this act shall be construed to require an insurer to obtain an insurance producer license. In this section, the term "insurer" does not include an insurer's officers, directors, employees, subsidiaries, or affiliates.
- (b) A license as an insurance producer shall not be required of the following:
 - (1) An officer, director, or employee of an insurer or of an insurance producer, provided that the officer, director or employee does not receive any commission on policies written or sold to insure risks residing, located, or to be performed in this state and:
 - (A) The officer, director, or employee's activities are executive, administrative, managerial, clerical, or a combination of these and are only indirectly related to the sale, solicitation, or negotiation of insurance; or
 - (B) The officer, director, or employee's function relates to underwriting, loss control, inspection, or the processing, adjusting, investigating, or settling of a claim on a contract of insurance; or
 - (C) The officer, director, or employee is acting in the capacity of a special producer or agency supervisor assisting insurance producers where the person's activities are limited to providing technical advice and assistance to licensed insurance producers and do not include the sale, solicitation, or negotiation of insurance;
- (2) A person who secures and furnishes information for the purpose of group life insurance, group property and casualty insurance, group annuities, group or blanket accident and health insurance; or for the purpose of enrolling individuals under plans; issuing certificates under plans or otherwise assisting in administering plans; or performs administrative services

related to mass marketed property and casualty insurance; where no commission is paid to the person for the service;

- (3) An employer or association or its officers, directors, employees, or the trustees of an employee trust plan, to the extent that the employers, officers, employees, director, or trustees are engaged in the administration or operation of a program of employee benefits for the employer's or association's own employees or the employees of its subsidiaries or affiliates, which program involves the use of insurance issued by an insurer, as long as the employers, associations, officers, directors, employees, or trustees are not in any manner compensated, directly or indirectly, by the company issuing the contracts;
- (4) Employees of insurers or organizations employed by insurers who are engaging in the inspection, rating, or classification of risks, or in the supervision of the training of insurance producers and who are not individually engaged in the sale, solicitation, or negotiation of insurance;
- (5) A person whose activities in this state are limited to advertising without the intent to solicit insurance in this state through communications in printed publications or other forms of electronic mass media whose distribution is not limited to residents of the state, provided that the person does not sell, solicit, or negotiate insurance that would insure risks residing, located, or to be performed in this state;
- (6) A person who is not a resident of this state who sells, solicits, or negotiates a contract of insurance for commercial property and casualty risks to an insured with risks located in more than one state insured under that contract, provided that the person is otherwise licensed as an insurance producer to sell, solicit, or negotiate that insurance in the state where the insured maintains its principle place of business and the contract of insurance insures risks located in that state;
- (7) A salaried full-time employee who counsels or advises his or her employer relative to the insurance interests of the employer or of the subsidiaries or business affiliates of the employer provided that the employee does not sell or solicit insurance or receive a commission; or

- (8) Any regular salaried officer, employee, or member of a fraternal benefit society which provides benefits in case of death or disability, resulting solely from accident, and which do not obligate themselves to pay natural death or sick benefits, such officers, employees or members procuring other members and receiving no compensation therefor other than awards or merchandise nominal in value.

Exemption from examination

- (a) An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in another state shall not be required to complete any prelicensing education or examination. This exemption is only available if the person is currently licensed in that state or if the application is received within ninety (90) days of the cancellation of the applicant's previous license and if the prior state issues a certification that, at the time of cancellation, the application was in good standing in that state or the state's producer database records, maintained by the NAIC, its affiliates or subsidiaries, indicate that the producer is or was licensed in good standing for the line of authority requested.
- (b) A person licensed as an insurance producer in another state who moves to this state shall make application within ninety (90) days of establishing legal residence to become a resident licensee pursuant to Section 7. No prelicensing education or examination shall be required of that person to obtain any line of authority previously held in the prior state except where the commissioner determines otherwise by regulation.

Exam Reservations

Phone Reservations

Walk-in examinations are not available. Candidates may call Customer Care at (800) 274-4957* to make an examination reservation.

Promissor Call Center Hours		
	Eastern Time	Central Time
Monday–Friday	8 am–11 pm	7 am–10 pm
Saturday	8 am–5 pm	7 am–4 pm
Sunday	10 am–4 pm	9 am–3 pm

Before calling, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location (a list of test centers appears on the back cover of this handbook)
- A failing score report (if retaking an examination)
- The name and provider number (if available) of their education provider
- Course provider number

Candidates are responsible for knowing which examination they need to take. A Promissor representative will help candidates select a convenient examination date and location and will answer questions. The reservation will be made based on the next available examination date.

Candidates can make a phone reservation at least one (1) business day before the desired examination date.

*Telecommunication Devices for the Deaf

Promissor is equipped with TDD (Telecommunication Devices for the Deaf) to assist deaf and hearing-impaired candidates. TDD calling is available 8:00 am to 5:00 pm (EST) Monday through Friday, toll-free at (800) 274-2617. This TDD phone option is for individuals equipped with compatible TDD machinery.

Fax Reservations

Candidates may fax the Fax Reservation Form (from Appendix) to Promissor at (888) 204-6291, 24 hours a day, 7 days a week. The completed form should be faxed at least four (4) business days before the desired examination date. A confirmation of the reservation will be returned by fax within 24 hours of receipt of the faxed request.

Online Reservations

Candidates may make an examination reservation online by visiting the Promissor Web site (www.promissor.com). First-time users will be required to obtain a check-in code and will be asked to provide name, email address and phone number, as well as a personal password. Candidates will receive a check-in code immediately upon submitting the requested information.

Candidates will be prompted with step-by-step instructions on completing the online *Reservation Request Form*. Once the online request has been submitted, Promissor will send via email a confirmation of the examination date, time and location, or will contact candidates whose choices are not available. Candidates may also review, change, or even cancel an existing reservation after the *Reservation Request Form* has been submitted by following the instructions.

Candidates who wish to make an online reservation should do so at least four (4) days before the desired examination date.

Confirmation Number

Candidates will be provided with a confirmation number, which should be written down in the space provided below. This number should be used for any contact with Promissor.

Confirmation Number:
Examination Date:
Promissor Test Center:
Promissor Representative:

Exam Fees and Combinations

Examination fees are as follows:

Exam Code	Exam Name/Combination	Fee
1	Life, Accident and Health, Property or Casualty	\$45
2	Life and Accident and Health combination	\$85
3	Property and Casualty combination	\$85
4	Single limited line: Title	\$20
5	Life, Accident and Health, and Limited Line	\$85
6	Property and Casualty and Limited Line	\$85
7	Personal Lines*	\$20

* Must be taken alone in one session.

Candidates who wish to take combinations of examinations not listed above must make additional reservations.

The examination fee must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. **Fees will NOT be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*.

Vouchers

Candidates may pre-pay examination fees and receive a voucher to use when they contact Promissor to make an examination reservation. The number listed on the voucher will be accepted by Promissor as payment for the examination fee.

Those who wish to purchase a voucher should send a *Voucher Request Form* (found in the back of this handbook) along with proper payment. Promissor will process voucher requests within one (1) week of receipt. Vouchers are valid for one (1) year from the issue date and may be renewed or refunded.

Using Electronic Checks

Candidates who choose to pay the examination fee by electronic check must have a personal checking account, and must be prepared to provide to Promissor at the time of reservation the following information:

- Bank name
- Routing number
- Social Security number or driver's license number
- Name and address on the account
- Account number

Using this information, Promissor can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

Change/Cancel Policy

Candidates should call Promissor at (800) 274-4957 two (2) business days before the examination to change or cancel a reservation. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee. There are no refunds.**

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether individually or by a third party.

Absence/Lateness Policy

Candidates who are unable to attend an examination may be excused for the following reasons:

- Illness of the candidate or that of the candidate's immediate family member
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

Candidates who are absent from or late to an examination and have not changed or canceled the reservation according to the *Change/Cancel Policy* will not be admitted to the examination and forfeit the examination fee. Written verification and supporting documentation for excused absences must be submitted to Promissor within fourteen (14) days of the original examination date.

Weather Delays and Cancellations

If severe weather or a natural disaster makes the Promissor Test Center inaccessible or unsafe, the examination may be delayed or canceled. Candidates may call Promissor at (800) 274-2615 for details on weather delays and cancellations.

Special Exam Requests & Services

Promissor complies with the provisions of the Americans with Disabilities Act (42 U.S.C. 12101 *et seq.*) and Title VII of the Civil Rights Act, as amended (42 U.S.C. 2000e *et seq.*), in accommodating disabled candidates who need special arrangements to take an examination.

Candidates who require special arrangements due to impaired sensory, manual or speaking skills, or other disability, should fax the *Special Accommodations Request Form* (found in the back of this handbook) to Promissor.

The form must be accompanied by supporting documentation from a physician or other qualified professional reflecting a diagnosis of the candidate's condition and an explanation of examination aids or modifications. Promissor will provide auxiliary aids and services, except where such may fundamentally alter the examination or results, or result in an undue burden. The examination will be scheduled upon receipt of all required information by Promissor.

Candidates who have additional questions concerning ADA arrangements may contact the ADA Coordinator at (800) 274-3707. However, the *Special Accommodations Request Form*, along with the required supporting documentation, **MUST** be submitted to Promissor before any special examination arrangements can be finalized.

Promissor will determine the time and place of specially arranged examinations and will confirm these arrangements directly with the candidate. Candidates who need to retake an examination should notify Promissor that special arrangements were used for the previous examination.

Due to the unique nature of each special request, Promissor recommends that candidates request special services as early as possible. Promissor will make a concerted effort to provide reasonable accommodations as permitted by state licensing agencies and individual Promissor Test Center capabilities.

Non-Saturday Exams

Candidates who for religious reasons cannot take an examination offered only on Saturdays may request a non-Saturday examination date. Such a request must be put in writing on official stationery by the candidate's religious advisor and faxed to (610) 617-9397 or mailed to:

Promissor Test Center Operations
3 Bala Plaza West, Suite 300
Bala Cynwyd, PA 19004

Non-Saturday examinations are available only on a pre-arranged basis.

What to Bring

All candidates must bring to the test center on examination day certain items, depending on their particular situation, as detailed below.

A. First-time examinees who do NOT have a temporary license

- Two (2) forms of current signature identification, one of which must include a government-issued photo such as a driver's license or state ID
- A completed and signed Uniform Application, which must include a completed Exhibit A (Prelicensing Education Proof of Completion)
- The state application filing fee (\$50), in the form of an insurance company check, certified check, cashier's check or money order, made payable to "Tennessee Dept. of Commerce and Insurance"
- The confirmation number provided when the reservation was made

B. First-time examinee who has a temporary license as a surviving spouse

- Two (2) forms of current signature identification, one of which must include a government-issued photo such as a driver's license or state ID
- A copy of the temporary license corresponding to the examination the candidate will take
- The confirmation number provided when the reservation was made

C. Candidates retaking the examination

- Two (2) forms of current signature identification, one of which must include a government-issued photo such as a driver's license or state ID
- Original failing score report (photocopies are NOT acceptable)
- The confirmation number provided when the reservation was made

Candidates who do not present the required items will be denied admission to the examination and will forfeit the examination fee.

Exam Procedures

Candidates should report to the Promissor Test Center thirty (30) minutes before the examination and check-in with the test center manager. The manager will review the candidate's confirmation number, identification, and any other required documents and will photograph him/her for the score report.

Candidates may take a tutorial on the PC on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination proctors will answer questions at this time, but candidates should be aware that the proctors are not familiar with the content of the examinations or with the state's licensing requirements. Candi-

dates are responsible for determining which examinations they need to take. Examination proctors have been instructed not to advise candidates on requirements for licensure.

Once candidates are familiar with the PC, they may begin the examination. The examination begins the moment a candidate looks at the first examination question. The time allotted for the examination is detailed on page 8. After the examination time has expired, the examination will automatically end. Candidates will leave the Promissor Test Center with their official scores in hand.

Exam Security

Promissor maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Promissor routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Promissor maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Promissor first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score Promissor will refer the matter to the state licensing agency which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Department of Insurance will be so notified and will determine whether the candidate's scores will be released.

The examination will contain "pretest" questions. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect a candidate's score. Pretest questions are mixed in with the scored questions and are not identified.

All examination questions, each form of the examination, and any other examination materials are copyrighted and are the property of Promissor. Consequently, any distribution of the examination content or materials through any form of reproduction or oral or written communication is strictly prohibited and punishable by law.

Score Reporting

The passing score for each examination is determined by the Tennessee Department of Commerce and Insurance, and not by Promissor.

Candidates who pass all parts of the examination will receive a score report that reads “pass,” and no numeric score will be reported. Candidates who fail one or more parts of an examination will receive a numeric score for each part they failed. (Numeric scores are scaled scores, as described later in this handbook.) Candidates who fail Part I will also receive general diagnostic information relevant to each major area of the examination. This information is intended to help candidates identify areas of strength and weakness in order to prepare for future examinations. The content outlines in this handbook can be used to interpret diagnostic information.

Examination results are confidential and are released only to the candidate and to the Tennessee Department of Commerce and Insurance. To ensure confidentiality, Promissor will not provide score information by telephone.

Retaking the Exam

Candidates who fail and wish to retake an examination may retake only the part(s) that they failed provided that they pass both parts within one year from the initial examination attempt date. This retake information will also be explained on the score report.

Candidates who pass one part of the examination but fail another need to retake only the part they failed, provided that they pass all parts of the examination within one (1) year of the initial examination attempt date. Candidates who wish to make a reservation for a reexamination should follow the procedures listed in *Exam Reservations*; reservations may not be made at the test center. **Candidates must wait twenty-four (24) hours before making a reservation to retake an examination.** All application attachments will be returned to candidates for use in retaking an examination.

Reexamination Policies and Procedures

As required by Tennessee law, if you fail an examination for the first time, you must wait at least thirty (30) days before retaking that examination. If you fail an examination for a second time, you must again wait thirty (30) days before retaking that examination. If you fail an examination for a third time, you must wait at least one (1) year before retaking that examination; after you have waited the year, you must start the entire process as if you were applying for the first time (new application and filing fee, new prelicensing education, etc.).

NOTE: Application and filing fees are good for one year from date received by Tennessee Department of Commerce and Insurance.

Failing the Examination

Those who fail will be given a numeric score and diagnostic information. Application attachments will be returned to candidates to be used in retaking the examination. Candidates who fail only one part of the examination must retake and pass the failed part within one (1) year of the initial examination attempt date of the passed part. All candidates will be provided with information on the next step in the licensing process.

Equating and Scaling

Equating

There are multiple versions of each of the insurance licensing examinations, known as “forms.” Although all forms of an examination are developed based on the content outlines printed in this handbook, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as “equating” is used to correct for differences in form difficulty.

Example:

A life insurance examination with two forms, Form A and Form B.

It is determined by the state licensing agency that answering 30 questions correctly on Form A demonstrates the minimal amount of knowledge necessary to be licensed. It is further determined through the equating process that Form B contains slightly more difficult questions than Form A; therefore, answering 30 questions correctly on Form A would indicate the same level of knowledge as answering only 28 questions correctly on Form B. Under this set of circumstances, a score of 30 questions correct would be used as the passing score on Form A whereas a score of 28 questions would be used as the passing score on Form B.

Scaling

A second statistical procedure known as “scaling” is used to determine the numerical score to report for each candidate. Scaling is used to place the “raw score” (the number of questions a candidate answers correctly on a particular form) on a

TENNESSEE INSURANCE EXAMS		
Exam Name	Section	Time Allotted
Life Agent	General State	1 hour, 15 minutes 30 minutes
Accident and Health Agent	General State	1 hour, 15 minutes 30 minutes
Property Agent	General State	1 hour, 15 minutes 30 minutes
Casualty Agent	General State	1 hour, 15 minutes 30 minutes
Title Agent	one section	1 hour
Personal Lines	General State	1 hour, 30 minutes 30 minutes

common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the raw score was achieved.

Example:

In the example used above, the state licensing agency decides to use a score of 500 as the passing score for reporting purposes (note that the score selected to be used as the reported passing score is not related and has no bearing on the difficulty of the examination). Based on the information provided above, a raw score of 30 on Form A would translate to a scaled score of 500; a raw score of 28 on Form B would also translate to a scaled score of 500 since a raw score of 30 on Form A represents the same level of knowledge as a raw score of 28 on Form B.

The Department of Commerce and Insurance has selected 70 as the passing score for reporting purposes. Raw scores are converted into scaled scores that can range from a low of 50 to a high of 100. To avoid confusion about score information, numeric scores are only reported to failing candidates.

The scaled score that is reported is neither the number of questions answered correctly (the raw score) nor the percentage of questions answered correctly.

Review of Exams

For security reasons, examination material is not available to candidates for review.

Duplicate Score Reports

Candidates may request a duplicate score report from Promissor by completing the form in the back of this handbook and submitting it along with the correct fees.

Promissor Test Center Policies

The following policies are observed at each Promissor Test Center. Candidates who violate any of these policies may be dismissed from the test center.

- **Calculators are NOT permitted**, nor are they necessary for the examination.
- **No cellular phones, beepers, watch alarms, listening devices, recording or photographic devices and any other electronic devices** are permitted during the examination.
- **No dictionaries, books, and reference materials** are permitted in the examination room, and candidates are strongly urged not to bring such materials to the Promissor Test Center.
- **No personal belongings such as briefcases, large bags, study materials, extra books, or papers (including scratch paper)** are permitted during the examination. The examinations have been designed so that none of these are necessary. Lockers, in which candidates may store personal belongings, are available at most test centers. Promissor is not responsible for lost, misplaced, or stolen items.
- **No eating, drinking, or smoking** is permitted during the examination.
- **Candidates may not leave the test center during the examination.** Candidates may use the restroom with permission from the proctor, but won't be allowed any extra time for the examination.
- **Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct**—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.
- **No visitors, guests, pets or children** are allowed at the Promissor Test Center.

How to Prepare for and Take the Exam

Exam Structure and Content

In order to pass an examination, candidates must pass both Part 1 and Part 2 within one (1) year of each other.

Level	Part 1 Passing Score	Part 2 Passing Score
Life	70	70
Accident & Health	70	70
Property	70	70
Casualty	70	70

Each major lines examination (Life, Accident and Health, Property, Casualty) is given in a multiple-choice format and consists of two parts. The blueprints from which the examinations have been constructed are the examination content outlines, which list the topics covered in each examination. Be sure that your program of study covers all the topics listed in these content outlines.

Scores on each examination are based on the number of questions answered correctly. Those who are uncertain about the correct answer to a question may be able to eliminate one or more of the answer choices as incorrect. It is always better to guess at the correct answer than to not answer a question since there is no penalty for incorrect answers.

Part 1 of the examination deals with general insurance product knowledge. Part 1 consists of 50 questions that count toward the score and 10 pretest questions that do not count toward the score. Pretest questions are questions for which Promissor is collecting statistical data for use in constructing future examinations. Pretest questions are not identified and do not affect the score.

Part 2 deals with insurance laws, rules, regulations, and practices that are unique to Tennessee. The length of Part 2 of the major lines examinations can be found by referring to the content outlines. In addition to the number of questions listed in the outlines, the examination also may contain pretest questions. Pretest questions may account for twenty percent (20%) of the total number of Part 2 questions.

Promissor administers the Personal Lines and Title “limited lines” examinations in addition to the major lines examinations. The length and format of these examinations vary, but they are one-part examinations covering both product knowledge and state laws, rules, and regulations.

Sample Questions

For each question, candidates should decide which of the suggested responses is correct and enter the appropriate response on the examination unit.

Example:

Which of the following contracts provides for a series of benefit payments at regular intervals during the lifetime of one or more persons?

- | | |
|----------------|-----------------|
| (A) Term | |
| (B) Annuity | Sample Answer |
| (C) Endowment | (A) (B) (C) (D) |
| (D) Whole life | |

Study Manuals, Schools, and Programs

The content outlines are the “blueprints” used to construct the examinations. Candidates should be sure that the training material they use to prepare for the examination covers all the topics included in the content outlines.

The Department of Commerce and Insurance does not issue study material for use in preparation for licensing examinations. However, actual state insurance laws and regulations provide an invaluable source of information in preparation for Part 2 of the major line examinations, and current insurance textbooks and policy forms provide the basis for preparation for Part 1 of the major line examinations. In addition, a number of publishers’ and suppliers’ training courses are available. Neither the Department of Commerce and Insurance nor Promissor can recommend or endorse any particular manual or course or provide information regarding costs or fees. Candidates should contact sources directly for further information about publications or training courses.

Neither the Department of Commerce and Insurance nor Promissor takes any responsibility for inaccurate, misleading, incomplete, or outdated study materials.

**Uniform Application for
Individual Insurance Producer License**
(Please Print or Type)

Check appropriate box for license requested.

☐ Resident License

☐ Non-Resident License

- Identify Home State: _____
- Identify Home State License #: _____

① Soc. Security Number - -		② If assigned, National Producer Number (NPN)						
③ If applicable, NASD Individual Central Registration Depository (CRD) Number		④ Are you affiliated with a financial institution/bank? Yes <input type="checkbox"/> No <input type="checkbox"/>						
⑤ Last Name JR./SR. etc		⑥ First Name	⑦ Middle Name	⑧ Date of Birth (month) ____ (day) ____ (year) ____				
⑨ Residence/Home Address (Physical Street)		⑩ P.O. Box	⑪ City		⑫ State	⑬ Zip Code	⑭ Foreign Country	
⑮ Home Phone Number () -		⑯ Gender (Circle One) Male Female		⑰ Are you a Citizen of the United States? (Check One) Yes <input type="checkbox"/> No <input type="checkbox"/> (If No, of which country are you a citizen?) (If No, you must supply work authorization.)				
⑱ Business Entity Name								
⑲ Business Address (Physical Street)		⑳ P.O. Box	㉑ City		㉒ State	㉓ Zip Code	㉔ Foreign Country	
㉕ Business Phone Number () -		㉖ Business Fax Number () -		㉗ Business E-Mail Address		㉘ Business Web Site Address		
㉙ Applicant's Mailing Address		㉚ P.O. Box	㉛ City		㉜ State	㉝ Zip Code	㉞ Foreign Country	
㉟ List any other assumed, fictitious, alias, maiden or trade names under which you have used in the past to do business, are currently doing business or intend to do business.								
Agency or Business Entity Affiliations								
㊱ List your Insurance Agency Affiliations: (Complete only if the applicant is to be licensed as an active member of the business entity)								
FEIN _____		NPN _____		Name of Agency _____				
FEIN _____		NPN _____		Name of Agency _____				
FEIN _____		NPN _____		Name of Agency _____				
Employment History								
㊲ Account for all time for the past five years. Give all employment experience starting with your current employer working back five years. Include full and part-time work, self-employment, military service, unemployment and full-time education.								
				From		To		Position Held
				Month	Year	Month	Year	
Name								
City State Foreign Country								
Name								
City State Foreign Country								
Name								
City State Foreign Country								
Name								
City State Foreign Country								

(State Use)

38 Next to each jurisdiction, check the license type(s) and line(s) of authority for which you are applying.

SLP – Surplus Lines Producer

PL – Personal Lines

O – Other

[illegible]

Background Information

- 69) The Applicant must read the following very carefully and answer every question. All copies of documents must be certified. All written statements submitted by the Applicant must include an original signature.

1. Have you ever been convicted of, or are you currently charged with, committing a crime, whether or not adjudication was withheld? Yes ____ No ____

“Crime” includes a misdemeanor, felony or a military offense. You may exclude misdemeanor traffic citations and juvenile offenses.

“Convicted” includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere, or having been given probation, a suspended sentence or a fine.

If you have a felony conviction, have you applied for a waiver as required by 18 USC 1033? N/A ____ Yes ____ No ____

If so, was that waiver granted? (Attach copy of 1033 waiver approved by home state.) N/A ____ Yes ____ No ____

If you answer yes, you must attach to this application:

- a) a written statement explaining the circumstances of each incident,
- b) a certified copy of the charging document, and
- c) a certified copy of the official document which demonstrates the resolution of the charges or any final judgment.

2. Have you or any business in which you are or were an owner, partner, officer or director ever been involved in an administrative proceeding regarding any professional or occupational license? Yes ____ No ____

“Involved” means having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, placed on probation or surrendering a license to resolve an administrative action. “Involved” also means being named as a party to an administrative or arbitration proceeding which is related to a professional or occupational license. “Involved” also means having a license application denied or the act of withdrawing an application to avoid a denial. You may exclude terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.

If you answer yes, you must attach to this application:

- a) a written statement identifying the type of license and explaining the circumstances of each incident,
- b) a certified copy of the Notice of Hearing or other document that states the charges and allegations, and
- c) a certified copy of the official document which demonstrates the resolution of the charges or any final judgment.

3. Has any demand been made or judgment rendered against you for overdue monies by an insurer, insured or producer, or have you ever been subject to a bankruptcy proceeding? Yes ____ No ____

If you answer yes, submit a statement summarizing the details of the indebtedness and arrangements for repayment, and/or type and location of bankruptcy.

4. Have you been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement? Yes ____ No ____

If you answer yes, identify the jurisdiction(s): _____

5. Are you currently a party to, or have you ever been found liable in, any lawsuit or arbitration proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty? Yes ____ No ____

If you answer yes, you must attach to this application:

- a) a written statement summarizing the details of each incident,
- b) a certified copy of the Petition, Complaint or other document that commenced the lawsuit or arbitration, and
- c) a certified copy of the official document which demonstrates the resolution of the charges or any final judgment.

6. Have you or any business in which you are or were an owner, partner, officer or director ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct? Yes ____ No ____

If you answer yes, you must attach to this application:

- a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving an insurance license, and
- b) certified copies of all relevant documents.

7. Do you have a child support obligation in arrearage? Yes ____ No ____

If you answer yes to Question 7, by how many months are you in arrearage? _____ Months

8. Are you the subject of a child support related subpoena or warrant? Yes ____ No ____

Applicants Certification and Attestation

④0 The Applicant must read the following very carefully:

1. I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.
2. Where required by law, I hereby designate the Commissioner, Director or Superintendent of Insurance, or other appropriate party in each jurisdiction for which this application is made to be my agent for service of process regarding all insurance matters in the respective jurisdiction and agree that service upon the Commissioner, Director or Superintendent of Insurance, or other appropriate party of that jurisdiction is of the same legal force and validity as personal service upon myself.
3. I further certify that I grant permission to the Commissioner, Director or Superintendent of Insurance, or other appropriate party in each jurisdiction for which this application is made to verify information with any federal, state or local government agency, current or former employer, or insurance company.
4. I further certify that, under penalty of perjury, either a) I have no child-support obligation, or b) I have a child-support obligation and I am currently in compliance with that obligation.
5. I authorize the jurisdictions to give any information concerning me, as permitted by law, to any federal, state or municipal agency, or any other organization and I release the jurisdictions and any person acting on their behalf from any and all liability of whatever nature by reason of furnishing such information.
6. I acknowledge that I understand and will comply with the insurance laws and regulations of the jurisdictions to which I am applying for licensure.
7. For Non-Resident License Applications, I certify that I am licensed and in good standing in my home state/resident state for the lines of authority requested from the non-resident state.

Month Day Year

Original Applicant Signature

Full Legal Name (Printed or Typed)

Attachments

④1 The following attachments must accompany the application otherwise the application may be returned unprocessed or considered deficient.

1. Nonresidents must submit a current and original home state certification letter from their resident state.
2. Any jurisdiction specific attachments listed in the State Matrix of Business Rules (www.licenseregistry.com).

State of Tennessee

RESIDENT OR NONRESIDENT Lines of Authority Uniform Application Attachment

*****REQUIRED FEES: Resident - \$50.00 Application Fee. Nonresident - \$50.00 Application Fee PLUS any retaliatory fee, if applicable. FILING FEES ARE NONREFUNDABLE.** Attach a money order, certified check, cashiers's check or insurance company check payable to the Tennessee Department of Commerce and Insurance. All Nonresident applicants must submit a current (issued with last 90 days) home state certification letter with their application and fees for licensure.

Insurance Producer

Life	Property	Variable Contracts
Accident & Health	Casualty	Personal Lines
Title		

Limited Insurance Producer

Credit Products

Includes Credit Life, Credit Disability, Credit Property, Credit Unemployment, Involuntary Unemployment, Mortgage Life, Mortgage Guaranty, Mortgage Disability, Guaranteed Automobile Protection (GAP) and any other form of insurance offered in connection with an extension of credit that is limited to, partially or wholly, extinguishing that credit obligation.

Other – Limited Line (check all that apply)

☐ Bailbondsman
☐ Crop Hail
☐ Travel Accident & Baggage
☐ Legal
☐ Vehicle Rental
☐ County Mutual Fire
☐ Title – Practicing Attorney (Must file Title Certification and Bond)

***Lines requested should be entered on Page 2 of the Uniform Application

STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE

PRELICENSING EDUCATION
PROOF OF COMPLETION

(Form Must Be Completed by Prelicensing Provider and attached to Uniform Resident Application)

Name: _____ Social Security No. _____

Address: _____

<i>Name of Provider</i>	<i>Authorization No.</i>	<i>No. of Hours</i>	<i>Lines of Insurance</i>	<i>Date Completed</i>
1. _____				
2. _____				
3. _____				
4. _____				

TYPE OF LICENSE REQUESTED

___Life ___Accident & Health ___Property ___Casualty ___Personal Lines ___Title

I certify that I personally completed the above course (s).

Student's Signature

Date

I certify that the above named student has successfully completed the prelicensing course listed above.

Instructor's Signature

Name of Instructor (Typed or Printed)

Date

Fax Reservation Form for Tennessee Insurance

(PLEASE PRINT CLEARLY)

Today's Date:		Time of Day:		Candidate/Sponsor Signature:	
Last Name:			First Name:		Initial:
Birth Date: / /		Social Security Number: - -		Your Fax #: ()	
Address:					
City:		State:	ZIP:	Telephone: ()	
Test Center Code:		Exam Session: <input type="checkbox"/> am <input type="checkbox"/> pm		Exam Date: / /	
1 st Exam Code:	2 nd Exam Code:	2 nd Choice: <input type="checkbox"/> am <input type="checkbox"/> pm		2 nd Date: / /	
School Code:	May we register you for the next exam date if your two choices are taken? <input type="checkbox"/> Yes <input type="checkbox"/> No				
CREDIT CARD PAYMENTS: <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> AmExpress <input type="checkbox"/> Discover Card #: _____ Expiration Date: / / Signature: _____			ELECTRONIC CHECK PAYMENTS: Bank Name: _____ Routing #: _____ Next Available Check #: _____ Name/Address on Account: (if different from above) _____		
FOR Promissor Use ONLY Promissor ID# Assigned: _____ Reservation Date: / / Time: TC#: _____					

Fax to Promissor at (888) 204-6291

Duplicate Score Request

DIRECTIONS: You may use this form to request that Promissor send a duplicate copy of your score to you. Please print or type all information on this form.

Please enclose cashier's check or money order made payable to "Promissor". DO NOT SEND CASH.

FEE: \$10.00 for scores less than one year old
\$25.00 for scores one or more years old

SEND TO: Promissor Processing Center
TENNESSEE INSURANCE
DUPLICATE SCORE
PO Box 8588
Philadelphia, PA 19101-8588

Amount Enclosed:
\$

I hereby authorize Promissor to send to me at the address above a duplicate of my scores from the insurance program.

Signature _____

Date _____

Please complete the following form with your current name and address.

Name: _____

Address: _____

City: _____ State: _____ ZIP: _____

If the above information was different at the time you tested, please indicate original information.

Name: _____

Address: _____

City: _____ State: _____ ZIP: _____

Exam Taken: _____

Date Taken: _____

Social Security Number: _____

Confirmation Number: _____ Licensing Jurisdiction: _____

Special Accommodations Request Form

Any individual who has a physical or mental impairment or limitation described as a disability under the Americans with Disabilities Act (ADA) may request special examination arrangements.

Candidates who wish to request special accommodations because of a disability should fax this form to Promissor at (610) 617-9397. Documentation on official letterhead from a physician, school official, licensed psychiatrist, licensed psychologist or other appropriate authority should be included with the form. This documentation should identify the disability and the need for the requested accommodations, and may be in the form of a letter, test results, signed school Individual Education Plan diagnosis and plan, or other official documentation identifying the disability and the accommodations prescribed.

PLEASE PRINT CLEARLY

Date:

Last Name:

First Name:

M.I.:

Address:

City:

State:

ZIP:

Daytime Telephone: ()

Description of Disability:

- ☐ Large-print written exam ☐ Marker ☐ Additional time ☐ Reader ☐ Separate testing room ☐ Sign language interpreter
☐ Other equipment or accommodation (please explain):

Accommodations previously provided to you (list accommodation and purpose, such as "sign language interpreter for SAT examination"):

Candidates who have questions about special accommodations should contact Promissor:

Promissor Test Center Operations • 3 Bala Plaza West, Suite 300 • Bala Cynwyd, PA 19004
Phone: (800) 274-3707 (choose option 1) • TDD: (800) 274-2617 • Fax: (610) 617-9397

Note: Only candidates who require special accommodations should use this form. Only this side of the form need be completed and faxed.

Tennessee Insurance Voucher Request Form

PLEASE PRINT CLEARLY

Date:

Last Name:

First Name:

Initial:

Address:

City:

State:

ZIP:

Payment Type: ☐ Money order ☐ Company check ☐ Cashier's check

Day Phone: ()

Evening Phone: ()

Email Address (if you want Promissor to email the voucher #):

Name of Examination:

Make all checks payable to "Promissor" and mail this form to:

Promissor, c/o AP Voucher Program, PO Box 41508, Philadelphia, PA 19101-1508

General Information

Candidates may call (800) 274-4957 to make an exam reservation.

Promissor Test Centers			
Location	Code	Address	Schedule
Chattanooga, TN	4342	Chattanooga Promissor Test Center 115 Nowlin Lane, Ste. 3000	Thursday–Saturday
Jackson, TN	4341	Jackson Promissor Test Center 77C Executive Drive	Tuesday, Saturday
Johnson City, TN	4340	Johnson City Promissor Test Center 503 Princeton Plaza, Suite E	Tuesday, Thursday, Saturday
Knoxville, TN	4323	Knoxville Promissor Test Center The Terraces 154-F Market Place Blvd.	Tuesday–Saturday
Memphis, TN	4324	Kirby Centre, Suite 102 1755 Kirby Parkway	Tuesday–Saturday
Nashville, TN	4322	Promissor Test Center Bell Trace Plaza, Suite 106 5814 Nolensville Pike	Tuesday–Saturday

Locations and schedules are subject to change.

Exam Fees and Allowable Combinations		
Exam Code	Allowable Examination Combination	Fees
1	Life (21) or Accident and Health (22) or Property (25) or Casualty (28)	\$45
2	Life (21) and Accident and Health (22) combination	\$85
3	Property (25) and Casualty (28) combination	\$85
4	Single limited line: Title	\$20
5	Life (21), Accident and Health (22), and Limited Line	\$85
6	Property (25), and Casualty (28), and Limited Line	\$85
7	Personal Lines	\$20

Promissor Holiday Schedule

No exams on the following holidays or holiday weekends:

New Year's Day/Weekend
Martin Luther King, Jr. Day
Presidents' Day
Spring Holiday
Memorial Day/Weekend

Independence Day/Weekend
Labor Day/Weekend
Columbus Day
Thanksgiving Day/Weekend
Christmas Day/Weekend